

Certificate Number: 03605-PR-DE-015676911

Bankruptcy Case Number: 11-05244

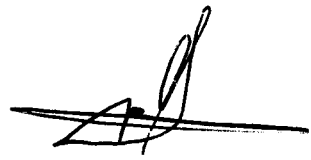


03605-PR-DE-015676911

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 6, 2011, at 11:00 o'clock AM AST, CELESTINA FLORES RUIZ completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: August 6, 2011

By: 

Name: Francisco Garcia

Title: Counselor